



Virg Bernero, Mayor

Single Family Housing Rehabilitation Grant and Loan Program

(As of 2016)



Development Office
Department of Planning &
Neighborhood Development

316 N. Capitol Ave.
Suite D-2

Lansing, MI 48933
(517) 483-4040

www.lansingmi.gov/development

The City of Lansing's Development Office uses funding made available by the Department of Housing and Urban Development to provide a combination of grants and 0% interest loans for City residents to improve their homes through housing rehabilitation and/or repair of life threatening emergencies. More detailed information may be found at www.lansingmi.gov/development



Before



After

You may qualify for our programs if the following requirements are met:

1. You own and occupy your single-family home as your sole place of residence for a minimum of one year. A Duplex may only be considered if the owner occupied unit meets income guidelines, and the rental unit is registered, certified, and meets the housing code. Loan funds cannot be used on the rental unit.
2. You must be the recorded owner of the property. This is usually verified by a recorded warranty deed or title commitment.
3. The home cannot be located in a floodway or flood plain.
4. **House payments, homeowner's insurance and property taxes must be current, and have been current for at least one year prior to application.**

Your credit history and payment record is a factor considered for loans. If you have owned your home for more than a year and payments have been consistently delinquent, we may not be able to assist you.

5. Total household income may not exceed the income guidelines in effect for the program year. See "Sources of Income." Current income requirements are printed on the back of this brochure or updated at www.lansingmi.gov/program_income_limits

Sources of Income

Gross annual income includes the total of all regular or periodic income from all sources before deductions (such as taxes or garnishments) for all adult household members' 18-years of age or older. Household members include unrelated individuals living in the same housing unit.

Gross income includes any of the following: Wages, overtime earnings, salaries, commissions, tips, bonuses, Social Security, public assistance payments and allowances (grand total before vendor payments), child support, alimony, unemployment, disability, Worker's Compensation, pensions or other retirement payments, interest (including tax-exempt interest), annuities and IRA's, dividends, fees or cash received for services rendered, self-employment from a business or profession (we will review the previous 2-year's tax returns – losses are counted as \$0 – they cannot be used to offset other income).

Gross income does not include: Food stamps, educational scholarships, foster care payments, insurance payments for health or accident, or settlements for personal losses. You may be asked to provide copies of this information as part of the application process; so that we can see you have a funding source for paying your bills.

Funds must be used to correct code related structural, plumbing, mechanical, electrical, lead-based paint hazards and other health and safety violations as a priority. Funds may then be used for weatherization and energy efficiency.

Some examples of eligible improvements include:

- Furnace, boiler, and water heater replacement
- Roof replacement
- Windows, Siding & trim
- Sewer, sanitary and supply line replacement
- Correction of electrical hazards
- Handicap access, including grab bars, ramps, etc.

ADDITIONS, AND SWIMMING POOLS ARE CONSIDERED LUXURY ITEMS, AND ARE NOT ALLOWED AS PART OF THIS PROGRAM.



Grants up to \$10,000!

0% Interest Loans up to \$30,000!

HOUSEHOLD SIZE	MAXIMUM HOUSEHOLD INCOME (Eff. June 2015)
1	\$36,900
2	\$42,150
3	\$47,400
4	\$52,650
5	\$56,900
6	\$61,100
7	\$65,300
8	\$79,500

No Monthly Payments!

